



North Dakota  
Insurance Department  
Jon Godfread, Commissioner

ISSUE #37

**AUTOMOBILE INSURANCE COST COMPARISON SURVEY**

April 2019

Our survey shows how much "Good" drivers and "Higher Risk" drivers will pay for a six month auto insurance policy, in five different areas of the state.

We invited 20 Auto insurance companies to take part in our survey. The companies listed in our survey sell more than 80 percent of the auto insurance purchased in North Dakota.

**THE AUTO INSURANCE COMPANIES INCLUDED IN THIS SURVEY WERE CHOSEN BASED ON THEIR VOLUME OF BUSINESS IN NORTH DAKOTA. BEING ON THIS LIST IS NOT A "RECOMMENDATION" BY THE INSURANCE COMMISSIONER'S OFFICE. YOU SHOULD NOT LIMIT YOUR SHOPPING TO THE COMPANIES ON OUR LIST.**

Examples 1, 2, 3 and 4 are "good" drivers, who will be accepted by most low-cost companies. They have excellent driving records, drive an average number of miles per year, and have "family-type" cars. We list only the low cost companies that will insure these drivers.

Examples 5 and 6 also have "good" drivers, but have an additional youthful driver. For these examples, we list both the low and high cost companies that will accept these drivers.

Example 7 shows how much an elderly driver with a clean driving record will pay for insurance.

Examples 8, 9 and 10 have less than perfect driving records, drive a "sports car", or are younger, and they pay more for auto insurance. Only "higher risk" companies agreed to insure these drivers.

Insurance companies have different methods of rating each driver, so one company may have the lowest price for one of our examples, and yet be comparatively higher in another. Many factors, such as where you live, your age, sex, marital status, driving record, credit score, use of vehicle, discounts and surcharges, make and model of car can affect how much you pay for auto insurance. That's why it pays to "shop around" for auto insurance.

## **HOW TO UNDERSTAND THIS SURVEY**

The prices shown in our survey are the amounts paid every six months as of January 1, 2019. We describe "important company differences" that affect the quoted prices, on the last two pages of our survey. We would also like to caution that this survey represents the rates that were in effect as of a certain point in time. Since the publication of this survey, rates may have changed.

## **WHAT THE COVERAGES MEAN**

**LIABILITY** covers someone else's losses if you are legally responsible. **BODILY INJURY** covers sickness, injury or death of another person. **PROPERTY DAMAGE** covers damage, destruction, or loss of use of another person's property. Our survey uses a "split limit" coverage, which provides separate limits for bodily injury and property damage.

**PERSONAL INJURY PROTECTION (PIP)** is a form of "no-fault" insurance. PIP covers medical expenses, wage loss and other costs, no matter who caused the accident.

**UNINSURED MOTORIST (UM)** coverage will pay for a bodily injury claim that you sustain caused by a driver without insurance.

**UNDERINSURED MOTORIST (UIM)** coverage will pay for a bodily injury claim caused by a driver whose liability coverage is less than the amount of underinsured motorist coverage you carry.

**COLLISION** covers damage to your car caused by hitting something.

**COMPREHENSIVE** covers damage to your car if the loss isn't caused by a collision, but by other unforeseeable causes such as hail, wind, fire, etc.

## **COVERAGE LIMITS - EXAMPLES 1 through 8**

**LIABILITY - BODILY INJURY:** \$100,000 limit for injury to another person/\$300,000 limit for injuries to all persons.

**LIABILITY - PROPERTY DAMAGE:** \$50,000 limit.

**UNINSURED MOTORIST (UM) - BODILY INJURY:** \$100,000 limit for injury to one person/ \$300,000 limit for injuries to all persons.

**UNDERINSURED MOTORIST (UIM) - BODILY INJURY:** Limits equal to the Uninsured Motorist limit.

**PERSONAL INJURY PROTECTION (PIP):** \$30,000 limit.

**COLLISION:** \$500 Deductible.

**COMPREHENSIVE:** \$250 Deductible.

## **COVERAGE LIMITS – EXAMPLES 9 and 10**

**LIABILITY - BODILY INJURY:** \$25,000 limit for injury to another person/\$50,000 limit for injuries to all persons.

**LIABILITY - PROPERTY DAMAGE:** \$25,000 limit.

**UNINSURED MOTORIST (UM) - BODILY INJURY:** \$25,000 limit for injury to one person/ \$50,000 limit for injuries to all persons.

**UNDERINSURED MOTORIST (UIM) - BODILY INJURY:** Limits equal to the Uninsured Motorist limit.

**PERSONAL INJURY PROTECTION (PIP):** \$30,000 limit.

The following examples show each company's six month premium and include discounts for multi-car and safe driver when appropriate.

**EXAMPLE NUMBER 1: Single Male, Age 25.** Drives 2012 Ford F150 XLT four miles each way to work, five days per week. Annual mileage = 15,000. Clean driving record for three years and excellent credit history. There are no other drivers in household.

Company Name	Fargo	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allied	\$437	\$472	\$481	\$438	\$505
Allstate	\$745	\$717	\$947	\$714	\$726
American Family	\$434	\$419	\$491	\$413	\$460
Center Mutual	\$666	\$556	\$602	\$601	\$584
Garrison Prop & Cas	\$648	\$658	\$603	\$587	\$548
GEICO	\$468	\$631	\$528	\$466	\$540
GEICO Indemnity	\$969	\$1,382	\$1,118	\$964	\$1,121
Grinnell Select	\$599	\$802	\$724	\$653	\$719
Metropolitan	\$582	\$687	\$665	\$655	\$681
Milbank	\$404	\$424	\$539	\$430	\$477
Mid Century	\$368	\$394	\$398	\$350	\$440
Nat'l Farmers Union	\$521	\$675	\$632	\$521	\$607
Nodak Insurance	\$244	\$316	\$323	\$309	\$323
North Star Mutual	\$437	\$407	\$477	\$410	\$420
Progressive Direct	\$231	\$248	\$252	\$232	\$265
Progressive NW	\$253	\$313	\$298	\$292	\$333
Safeco	\$776	\$945	\$870	\$777	\$938
State Farm Fire	\$751	\$947	\$774	\$704	\$850
State Farm Mutual	\$599	\$787	\$622	\$565	\$687
USAA	\$440	\$474	\$429	\$423	\$384
USAA Casualty	\$470	\$491	\$448	\$434	\$404

**EXAMPLE NUMBER 2: Single Female, Age 30.** Drives 2014 Acura TL four miles each way to work, five days per week. Annual mileage = 10,000. Clean driving record for three years and excellent credit history. There are no other drivers in household.

Company Name	Remainder		Bismarck/		
	Fargo	of State	Mandan	Grand Forks	Minot
Allied	\$398	\$459	\$451	\$406	\$467
Allstate	\$737	\$709	\$919	\$699	\$714
American Family	\$468	\$463	\$530	\$446	\$506
Center Mutual	\$600	\$542	\$551	\$530	\$536
Garrison Prop & Cas	\$481	\$507	\$455	\$439	\$417
GEICO	\$353	\$485	\$401	\$352	\$409
GEICO Indemnity	\$781	\$1,104	\$898	\$775	\$901
Grinnell Select	\$449	\$643	\$569	\$500	\$558
Metropolitan	\$472	\$571	\$543	\$540	\$560
Milbank	\$298	\$306	\$377	\$316	\$346
Mid Century	\$312	\$401	\$399	\$343	\$436
Nat'l Farmers Union	\$465	\$621	\$573	\$456	\$541
Nodak Insurance	\$234	\$342	\$331	\$306	\$328
North Star Mutual	\$454	\$427	\$497	\$422	\$429
Progressive Direct	\$225	\$261	\$256	\$231	\$267
Progressive NW	\$271	\$357	\$333	\$315	\$363
Safeco	\$667	\$819	\$748	\$673	\$707
State Farm Fire	\$492	\$665	\$515	\$468	\$573
State Farm Mutual	\$394	\$557	\$417	\$378	\$466
USAA	\$395	\$444	\$393	\$384	\$354
USAA Casualty	\$404	\$441	\$394	\$377	\$357

**EXAMPLE NUMBER 3: Married couple, both age 35.** Husband drives 2011 Dodge Ram 4X4 1500 to work 5 miles each way, five days per week. Annual mileage = 12,000. Wife drives 2012 Ford Taurus to work 2 miles each way, five days per week. Annual mileage = 7,000. Both have a clean record for last three years and excellent credit history. There are no other drivers in household.

Company Name	Fargo	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allied	\$589	\$689	\$667	\$603	\$686
Allstate	\$759	\$722	\$972	\$728	\$732
American Family	\$537	\$514	\$624	\$490	\$552
Center Mutual	\$837	\$726	\$761	\$741	\$746
Garrison Prop & Cas	\$575	\$578	\$533	\$522	\$491
GEICO	\$518	\$712	\$587	\$516	\$599
GEICO Indemnity	\$1,280	\$1,811	\$1,472	\$1,271	\$1,475
Grinnell Select	\$755	\$1,064	\$946	\$836	\$929
Metropolitan	\$496	\$590	\$561	\$562	\$585
Milbank	\$374	\$387	\$480	\$393	\$431
Mid Century	\$569	\$630	\$628	\$538	\$686
Nat'l Farmers Union	\$587	\$775	\$730	\$582	\$686
Nodak Insurance	\$334	\$476	\$467	\$433	\$463
North Star Mutual	\$650	\$609	\$710	\$604	\$613
Progressive Direct	\$248	\$293	\$289	\$257	\$298
Progressive NW	\$285	\$385	\$354	\$333	\$384
Safeco	\$652	\$792	\$731	\$651	\$689
State Farm Fire	\$693	\$963	\$730	\$662	\$812
State Farm Mutual	\$559	\$814	\$595	\$539	\$665
USAA	\$500	\$535	\$486	\$480	\$441
USAA Casualty	\$515	\$536	\$491	\$476	\$448

**EXAMPLE NUMBER 4: Married couple, both aged 65 and retired.** Husband drives 2016 Ford F-150 SuperCrew pickup. Annual mileage = 10,000. Wife drives 2012 Toyota Prius Hybrid. Annual mileage = 4,000. Both have clean records and excellent credit history. There are no other drivers in household.

Company Name	Fargo	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allied	\$544	\$630	\$611	\$556	\$632
Allstate	\$1,004	\$964	\$1,263	\$954	\$973
American Family	\$484	\$471	\$550	\$457	\$510
Center Mutual	\$782	\$688	\$736	\$716	\$722
Garrison Prop & Cas	\$617	\$627	\$574	\$559	\$529
GEICO	\$575	\$884	\$676	\$576	\$675
GEICO Indemnity	\$1,875	\$2,903	\$2,224	\$1,874	\$2,194
Grinnell Select	\$703	\$1,009	\$895	\$784	\$873
Metropolitan	\$611	\$732	\$692	\$693	\$725
Milbank	\$419	\$433	\$532	\$443	\$485
Mid Century	\$511	\$610	\$601	\$513	\$660
Nat'l Farmers Union	\$657	\$859	\$803	\$651	\$766
Nodak Insurance	\$276	\$401	\$389	\$361	\$387
North Star Mutual	\$705	\$672	\$778	\$655	\$669
Progressive Direct	\$284	\$331	\$329	\$293	\$336
Progressive NW	\$292	\$392	\$365	\$342	\$393
Safeco	\$729	\$946	\$851	\$742	\$797
State Farm Fire	\$633	\$847	\$661	\$601	\$734
State Farm Mutual	\$508	\$710	\$536	\$486	\$597
USAA	\$541	\$585	\$527	\$520	\$479
USAA Casualty	\$557	\$586	\$533	\$515	\$487

**EXAMPLE NUMBER 5: Married couple ages 46 & 44 with Youthful driver.** Husband, age 46, drives 2012 Chevrolet Silverado pickup to work 8 miles each way, five days per week. Annual mileage = 15,000. Wife, age 44, drives 2012 Subaru Outback to work 5 miles each way, 5 days per week. Annual mileage = 10,000. Youthful driver, male, age 16, is a junior in High School, is an 'A' average student, and drives the pickup on an occasional basis. All drivers have clean records. Husband and wife have excellent credit history. The teenage driver has no credit history.

Company Name	Remainder		Bismarck/		
	Fargo	of State	Mandan	Grand Forks	Minot
Allied	\$734	\$810	\$819	\$742	\$851
Allstate	\$1,336	\$1,247	\$1,578	\$1,265	\$1,275
American Family	\$650	\$627	\$744	\$611	\$688
Center Mutual	\$906	\$763	\$816	\$806	\$795
Garrison Prop & Cas	\$1,383	\$1,308	\$1,222	\$1,211	\$1,134
GEICO	\$1,046	\$1,343	\$1,165	\$1,042	\$1,211
GEICO Indemnity	\$2,055	\$2,755	\$2,327	\$2,041	\$2,372
Grinnell Select	\$1,030	\$1,419	\$1,265	\$1,129	\$1,253
Metropolitan	\$1,269	\$1,507	\$1,441	\$1,427	\$1,489
Milbank	\$624	\$621	\$753	\$655	\$713
Mid Century	\$987	\$1,067	\$1,070	\$956	\$1,194
Nat'l Farmers Union	\$651	\$850	\$792	\$652	\$760
Nodak Insurance	\$590	\$803	\$803	\$756	\$800
North Star Mutual	\$893	\$830	\$971	\$831	\$849
Progressive Direct	\$330	\$357	\$360	\$334	\$386
Progressive NW	\$385	\$471	\$448	\$444	\$499
Safeco	\$1,487	\$1,617	\$1,552	\$1,439	\$1,477
State Farm Fire	\$1,472	\$1,728	\$1,496	\$1,363	\$1,626
State Farm Mutual	\$1,166	\$1,417	\$1,193	\$1,086	\$1,301
USAA	\$999	\$995	\$918	\$924	\$841
USAA Casualty	\$1,054	\$1,025	\$952	\$938	\$877

**EXAMPLE NUMBER 6: Single Female, Age 48 with Youthful driver** drives 2012 Buick LaCrosse CXL to work 3 miles each way, five days per week. Annual mileage = 18,000. Youthful driver, male, age 16, is a



junior in High School, is an 'A' average student, and drives the car on an occasional basis. All drivers have clean records. The female driver has excellent credit history. The youthful driver has no credit history.

Company Name	Remainder		Bismarck/		
	Fargo	of State	Mandan	Grand Forks	Minot
Allied	\$716	\$799	\$806	\$724	\$848
Allstate	\$875	\$812	\$972	\$823	\$831
American Family	\$417	\$403	\$463	\$400	\$438
Center Mutual	\$631	\$527	\$585	\$581	\$562
Garrison Prop & Cas	\$1,163	\$1,110	\$1,026	\$1,013	\$954
GEICO	\$724	\$948	\$811	\$721	\$840
GEICO Indemnity	\$1,564	\$2,143	\$1,783	\$1,555	\$1,814
Grinnell Select	\$660	\$918	\$812	\$725	\$815
Metropolitan	\$1,122	\$1,312	\$1,301	\$1,257	\$1,298
Milbank	\$477	\$464	\$552	\$501	\$541
Mid Century	\$573	\$522	\$527	\$478	\$590
Nat'l Farmers Union	\$317	\$409	\$382	\$314	\$364
Nodak Insurance	\$425	\$580	\$583	\$547	\$586
North Star Mutual	\$733	\$681	\$795	\$680	\$695
Progressive Direct	\$370	\$365	\$376	\$361	\$416
Progressive NW	\$434	\$481	\$470	\$489	\$546
Safeco	\$1,490	\$1,579	\$1,530	\$1,435	\$1,460
State Farm Fire	\$1,335	\$1,534	\$1,352	\$1,233	\$1,469
State Farm Mutual	\$1,054	\$1,251	\$1,074	\$978	\$1,170
USAA	\$798	\$798	\$729	\$733	\$670
USAA Casualty	\$846	\$827	\$760	\$747	\$702

**EXAMPLE NUMBER 7: Single Female, Age 72** drives 2013 Lincoln MKS. Annual mileage = 5,000.  
 Clean driving record for three years and excellent credit history.

Company Name	Fargo	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allied	\$397	\$434	\$442	\$400	\$467
Allstate	\$548	\$520	\$638	\$518	\$526
American Family	\$358	\$350	\$390	\$352	\$383
Center Mutual	\$584	\$529	\$562	\$542	\$547
Garrison Prop & Cas	\$432	\$431	\$395	\$386	\$366
GEICO	\$335	\$489	\$388	\$336	\$392
GEICO Indemnity	\$1,041	\$1,536	\$,1214	\$1,037	\$1,211
Grinnell Select	\$463	\$662	\$584	\$514	\$580
Metropolitan	\$432	\$512	\$493	\$487	\$506
Milbank	\$250	\$249	\$297	\$263	\$284
Mid Century	\$259	\$302	\$293	\$264	\$333
Nat'l Farmers Union	\$349	\$445	\$417	\$350	\$401
Nodak Insurance	\$209	\$298	\$295	\$272	\$300
North Star Mutual	\$486	\$463	\$534	\$452	\$460
Progressive Direct	\$200	\$221	\$219	\$203	\$232
Progressive NW	\$213	\$266	\$253	\$245	\$279
Safeco	\$530	\$605	\$568	\$525	\$542
State Farm Fire	\$541	\$692	\$561	\$511	\$621
State Farm Mutual	\$431	\$574	\$450	\$409	\$501
USAA	\$346	\$366	\$331	\$328	\$302
USAA Casualty	\$360	\$371	\$338	\$328	\$310

**EXAMPLE 8: Married couple, both age 25, with 2 young children at home.** Husband drives 2010 Toyota Corolla eight miles to work each way, five days per week. Annual mileage = 12,000. Wife drives 2011 Ford Focus SE six miles to daycare and work each day, five days per week. Annual mileage = 10,000. The husband had an accident one year ago, causing \$7,000 damage to another party. The wife has a speeding ticket (45mph in a 35mph zone).

Company Name	Fargo	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allied	\$886	\$987	\$988	\$898	\$1,023
Allstate	\$893	\$832	\$1,018	\$842	\$848
American Standard	\$618	\$598	\$698	\$587	\$654
Center Mutual	\$889	\$764	\$775	\$759	\$768
Garrison Prop & Cas	\$750	\$747	\$688	\$674	\$633
GEICO	\$699	\$902	\$777	\$691	\$798
GEICO Indemnity	\$1,496	\$1,965	\$1,679	\$1,474	\$1,702
Grinnell Mutual	\$1,326	\$1,772	\$1,586	\$1,437	\$1,589
Metropolitan	\$1,073	\$1,272	\$1,221	\$1,211	\$1,251
Milbank	\$522	\$528	\$646	\$547	\$598
Mid Century	\$1,008	\$1,175	\$1,167	\$1,031	\$1,296
Nat'l Farmers Union	\$754	\$941	\$876	\$751	\$851
Nodak Insurance	\$493	\$671	\$673	\$633	\$671
North Star Mutual	\$813	\$757	\$888	\$756	\$773
Progressive Direct	\$383	\$423	\$423	\$389	\$450
Progressive NW	\$455	\$566	\$535	\$523	\$596
Safeco	\$796	\$919	\$862	\$785	\$817
State Farm Fire	\$988	\$1,212	\$1,012	\$921	\$1,099
State Farm Mutual	\$683	\$866	\$704	\$640	\$769
USAA	\$642	\$679	\$616	\$611	\$558
USAA Casualty	\$665	\$685	\$626	\$609	\$572
USAA General Ind	\$739	\$757	\$692	\$691	\$631

**EXAMPLE NUMBER 9: Single male, age 21.** Drives 2009 Ford Mustang five miles each way to work, five days per week. Annual mileage = 12,000. He has a speeding violation two years old (75mph in a 55 mph zone), a speeding violation one year old (45mph in a 25mph zone), and an "At Fault" accident causing \$9,500 damage to a third party six months ago. Driver has excellent credit history. There are no other drivers in the household. DRIVER IS LOOKING FOR A "LIABILITY ONLY" POLICY.

Company Name	Fargo	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allied	\$681	\$543	\$679	\$643	\$665
Allstate	\$448	\$369	\$402	\$438	\$403
American Standard	\$458	\$398	\$448	\$490	\$452
Center Mutual	\$411	\$253	\$277	\$295	\$295
Garrison Prop & Cas	\$649	\$498	\$514	\$538	\$469
GEICO	\$527	\$462	\$529	\$505	\$565
GEICO Indemnity	\$539	\$468	\$542	\$519	\$580
Metropolitan	\$937	\$1,022	\$1,078	\$1,010	\$1,033
Milbank	\$343	\$282	\$317	\$324	\$350
Mid Century	\$551	\$525	\$592	\$559	\$646
Nat'l Farmers Union	\$317	\$278	\$296	\$321	\$295
Nodak Insurance	\$171	\$117	\$157	\$185	\$146
Progressive Direct	\$273	\$242	\$257	\$263	\$289
Progressive NW	\$299	\$278	\$287	\$330	\$350
Safeco	\$545	\$463	\$508	\$485	\$486
State Farm Fire	\$1,049	\$812	\$981	\$897	\$964
USAA	\$407	\$311	\$323	\$348	\$297
USAA Casualty	\$468	\$358	\$372	\$389	\$341
USAA General Ind	\$514	\$398	\$409	\$439	\$373

**EXAMPLE NUMBER 10: Single male, age 40.** Drives 2013 Chevrolet Impala 10 miles each way to work, five days per week. Annual mileage = 15,000. Last month he was convicted of Driving Under the Influence (DUI). He needs to make an "SR-22" filing to get his license back. Driver has excellent credit history. There are no other drivers in the household. DRIVER IS LOOKING FOR A "LIABILITY ONLY" POLICY.

Company Name	Fargo	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allied	\$514	\$431	\$510	\$476	\$489
Allstate	\$286	\$243	\$263	\$278	\$259
American Standard	\$240	\$216	\$236	\$252	\$237
Center Mutual	\$326	\$201	\$206	\$218	\$218
Garrison Prop & Cas	\$295	\$229	\$235	\$246	\$215
GEICO	\$312	\$273	\$313	\$298	\$332
Grinnell Select	\$581	\$565	\$556	\$564	\$560
Metropolitan	\$701	\$769	\$816	\$761	\$776
Milbank	\$221	\$184	\$205	\$209	\$225
Mid Century	\$281	\$246	\$277	\$261	\$300
Nat'l Farmers Union	\$138	\$124	\$129	\$139	\$127
Nodak Insurance	\$173	\$118	\$159	\$188	\$148
Progressive Direct	\$123	\$116	\$117	\$120	\$128
Progressive NW	\$99	\$94	\$95	\$109	\$113
Safeco	\$341	\$294	\$318	\$306	\$306
USAA	\$209	\$162	\$168	\$180	\$154
USAA Casualty	\$231	\$179	\$185	\$193	\$170
USAA General Ind	\$227	\$178	\$182	\$195	\$167

## THE AUTOMOBILE INSURANCE "ASSIGNED RISK" PLAN

Some drivers cannot buy insurance from the companies listed in our survey. If you cannot buy insurance in the open market from either a low cost or a high risk company, you may be eligible for the "assigned risk" plan. This plan was designed to make insurance available for any driver who wants to buy it, regardless of their driving record.

You are eligible for coverage through the assigned risk plan, if:

- \* You are a resident of North Dakota.
- \* Your vehicle is registered in North Dakota.
- \* You have a current valid North Dakota drivers license.
- \* You have no unpaid automobile insurance premiums in the last twelve months.

The cost of the auto insurance through the assigned risk plan is usually higher, but coverage is available for all drivers who meet the eligibility requirements. If you cannot get insurance on the open market, ask your agent or broker for assistance in contacting the North Dakota Auto Insurance Plan Office at:

North Dakota Automobile Insurance Plan  
1 East Wacker Drive, Suite 3120  
Chicago, IL 60601  
Phone: (888) 706 – 6100  
Fax: (312) 494 – 1750  
Email: [ndaip@aipso.com](mailto:ndaip@aipso.com)  
Website: [www.aipso.com/nd](http://www.aipso.com/nd)

### IMPORTANT COMPANY DIFFERENCES

#### **Mid-Century**

Electronic Funds (EFT) discount and ePolicy discount.

#### **Milbank Insurance**

All examples assume 72 months tenure and participation in the telematics program.

#### **National Farmers Union Insurance**

All examples assume paid-in-full premiums. Pro-active discount applied in all examples.

#### **Nodak Mutual Insurance Company**

Nodak files annual rates; the six month premiums quoted in the examples are arrived at by dividing the rates in half. All risks were quoted on the EFT Payment Plan.

#### **Progressive Direct/Progressive Northwestern Insurance Companies**

“Snapshot” and paid-in-full discount applied to all rating examples